

SEGMENTS: 1 - 9/2001

in m. €	Property/Casualty R/I		Life/Health R/I		Financial R/I		Program Biz		Total	
	1 - 9 2001	2000	1 - 9 2001	2000	1 - 9 2001	2000	1 - 9 2001	2000	1 - 9 2001	2000
Gross written premiums	2,744	3,385	1,635	2,091	1,152	870	1,813	1,974	7,344	8,320
Change in GWP	-	29.5%	-	(5.8%)	-	71.1%	-	44.8%	-	24.1%
Net premiums earned	1,938	2,524	1,242	1,592	757	801	355	293	4,291	5,210
Underwriting result	(473)	(206)	(145)	(122)	(193)	(114)	21	(7)	(789)	(449)
Net investment income	264	472	186	204	239	168	22	25	711	869
Operating result before other expenses	(209)	266	41	83	47	54	44	17	(77)	419
Other income and expenses*	(21)	(46)	(7)	(52)	(2)	(3)	(17)	(15)	(47)	(115)
Pre-tax result	(230)	220	34	31	45	51	27	3	(124)	304
Taxes	75	109	(13)	28	(5)	(4)	(12)	(3)	45	129
Minority interest	0	(62)	(0)	(5)	(6)	(6)	(0)	4	(6)	(68)
Net income	(156)	267	21	54	35	41	15	3	(85)	365

* e.g. interest for hybrid capital, goodwill write-off, general overhead expenses